

We claim:

1. A method for characterizing the risk of coronary artery disease for an individual, comprising the steps of:

(a) obtaining levels of the individual's LDL-cholesterol (LDL-C), HDL-cholesterol (HDL-C) and serum total bilirubin (bilirubin);

(b) comparing a ratio of $\text{LDL-C}/(\text{HDL-C} + \text{bilirubin})$ to a predetermined level for that ratio; and,

(c) characterizing from the comparison the risk of coronary artery disease for the individual.

2. The method for determining the likelihood that a patient now has severe coronary artery disease according to claim 1, wherein the levels making up the ratio are weighted so that the ratio is a whole number.